LEGAL & GENERAL

LIFE ASSURANCE SOCIETY.

ESTABLISHED 1836.

PERFECTED SYSTEM
LIFE
ASSURANCE.

Total Funds Income, 1912

£9,000,000. £1,185,000.

TRUSTEES.

THE EARL OF HALSBURY.
The Hou. Mr. Justice Deane.
Romer Williams, Esq., D.L., J.P.
CHAS. P. JOHNSON, Esq., J.P.
BOBERT YOUNGER, Esq., K.C.

DIRECTORS.

Chairman.

Chairman.

Eomer Williams, Esq., D.L., J.P.,
Buckmaster, S. O., Esq., K.C., M.P.,
Chadwyck-Healey, Sir Charles E. H.,
K.C.B., K.C.
Channell, The Hon. Mr. Justice.
Deane, The Hon. Mr. Justice.
Farrer, Henry L., Esq.,
Finch, Arthur J., Esq., J.P.
Follett, John S., Esq., J.P.

Deputy-Chairman.
CHARLES P. JOHNSON, Eq., J.P.
Frere, John W. C., Esq.
Haldane, Francis G., Esq., W.S.
Pattisson, Walter B., Esq.
Kawle, Thomas, Esq.
Rider, J. E. W., Esq.
Saltwell, Wm. Henry, Esq.
Tweedie, R. W., Eq.
Younger, Robert, Esq., K.C.

BONUS RECORD.

1891		36/-	%	per	annum,	compound
1896		38/-		,,	"	"
1901		38/-	%		**	
1906		38/-		21		39
1911		38/-		"	"	"

WHOLE LIFE ASSURANCE AT MINIMUM COST UNDER THE SOCIETY'S PERFECTED MAXIMUM TABLE.

ALL CLASSES OF LIFE ASSURANCE AND ANNUITIES GRANTED.

DUTIES.

Policies are granted at specially low rates for Non-Profit Assurances, and these are particularly advantageous for the purpose of providing Death Duties and portions for younger children.

LOANS.

These are granted in large or small amounts on Reversionary Interests of all kinds and other approved Securities, and transactions will be completed with a minimum of delay.

HEAD CFFICE: 10, FLEET ST., LONDON, E.C.

The Solicitors' Journal

and Weekly Reporter.

(ESTABLISHED IN 1857.)

LONDON, SEPTEMBER 27, 1913.

ANNUAL SUBSCRIPTION, WHICH MUST BE PAID IN ADVANCE:
£1 6s.; by Post, £1 8s.; Foreign, £1 10s. 4d.

HALF-YEARLY AND QUARTERLY SUBSCRIPTIONS IN PROPORTION.

* The Editor cannot undertake to return rejected contributions, and copies should be kept of all articles sent by writers who are not on the regular staff of the JOURNAL.

All letters intended for publication must be authenticated by the name of the writer.

GENERAL HEADINGS.

CURRENT TOPICS 797	OBITUARY 801
ANCING BILLS 799	WINDING-UP NOTIONS 808
REVIEWS	BANKRUPTOY NOTIONS 808
NEW ORDERS, &C 801	PUBLIC GENERAL STATUTES

Current Topics.

The New Poor Suitors Rules.

It will be seen, from an Order which we print elsewhere, that the operation of the new Poor Suitors Rules has been postponed from 12th October to 1st January next. The rules provide for the preparation of lists of solicitors and counsel willing to assist in reporting on or conducting the cases of poor persons, and in this and other respects further time is, we presume, required to get the new system into working order.

The Aisgill Accident.

The various coroners' inquiries which have been held as a result of the railway accident at Aisgill have resulted in a remarkable difference of verdicts, but since one jury—that at Carlisle—has returned a verdict of manslaughter against the driver of the engine which was the actual cause of the loss of life, comment on the matter would at present be improper. We may, however, point out that such a verdict rather shews a desire for a full inquiry into the real responsibility than intimates that the particular person implicated should suffer severe punishment. As we have before observed, a coroner's jury, however ably it may in general be directed, is not a satisfactory tribunal to pronounce a final verdict in cases where the deceased has suffered a violent death.

The Issue between Private Conveyancing and Registration of Title.

WE PRINT elsewhere a letter from a correspondent suggesting the true way of dealing with the present issue between private conveyancing and registration of title. In the series of articles which we are publishing on the Lord Chancellor's Bills we are endeavouring to keep an open mind as to their merits, and we do not propose to give any final opinion on the matter until we have completed our examination of the Bills. But as our correspondent has raised the question, we may briefly point out what are the alternatives between which a decision will have to be ultimately made. There is, of course, the retention of the present system of private conveyancing. The objections are: (1) the expense and trouble of repeated investigations of title; (2) the absence of a guarantee fund, and (3) the existence of a competing system of registration of title. Then there is the retention of the system of private conveyancing supplemented by conveyancers' certificates of title; but we fear that this proposal has come too late. Another course is to retain the present system, but to extend the system of registration of deeds. All these courses had powerful advocates before the Land Transfer Commission, and in particular the controversy between registration of deeds and registration of title cannot be taken to be decided. But here again we imagine that the rival proposal comes too late. Registration of deeds doubtless has advantages,

The Simplification of Registration.

THE MAIN fact to be reckoned with is, as our correspondent "H. W. M." points out, that registration of title is definitely established. In his words "the country is now committed to registration if we are ever to bave a uniform system." This may be putting the case too strongly. The advocates of private conveyancing, whether with or without the simplification and security which would be afforded by conveyancers' certificates of title and registration of deeds, may not have abandoned hope of and registration of deeds, may not have abandoned hope of getting rid of registration. With this possibility we need not deal further at present. But admitting that registration of title has come to stay, it is an eminently practical proposition that the register should be simplified, and the duties of the registrar made merely ministerial. This view was put forward very prominently before the Land Transfer Commission, and when we reach the part of the Bills dealing with registration we shall see how far the draftsmen have adopted it. In this case the necessary investigation of title would, as our correspondent points out, be done outside the registry, and the registrar's duties would be confined to the entry of dealings with the absolute freehold or leasehold interest, and the entry of cautions. Lord Chancellor's Bills, so far as they affect private conveyancing, are intended to produce a similar effect without having recourse to registration; that is, to reduce, as between vendor and purchaser, all dealings with the land to transfers of the absolute freehold or leasehold interest. There is no doubt as to the skill and technical learning with which the Bills have been drafted, and we take it that the real question for decision will be whether the advantages which they promise may not be too dearly bought. The advantages are (1) to simplify titles and (2) to offer a practical rival to registration of title. The price to be paid is the learning and application of the new system. We understand that its advocates take the view that, though it may be difficult in appearance, it will be easy in practice. On the correctness of this view hangs, of course, the feasibility of the scheme.

Separate Rating and the Franchise.

WE UNDERSTAND, from a number of revising barristers and others engaged in the task of seeing that our electoral register is put into proper shape, that great confusion and diversity of practice have resulted this autumn from doubts as to the precise scope of the now famous Kent v. Fittall (No. 4) (1911, 2 K. B. 1102). Previously to the revolutionary decision of the Court of Appeal in that case, a system of "constructive rating" had been recognized in practice as complying with certain conditions laid down in the Registration and Franchise Acts for the possession of the parliamentary franchise. The Representation of the People Act, 1867, had established, as the principal qualifications for the parliamentary vote, two "ratepayers' franchises" (in addition, of course, to such minor qualifications as the freehold, university, and lodgers' franchise). These two were: (1) the right of every inhabitant occupier, who was separately rated and complied with certain conditions that are not material here, to appear on the parliamentary register for the constituency in which he so resides: and (2) the right of non-inhabitant occupiers of premises whose annual value is ten pounds, and which are separately rated, to appear on the register in respect of those premises subject to certain conditions as to place of residence (Representation of the People Act, 1867, ss. 3, 7). In addition, two classes of inhabitant-occupiers who were not separately rated were placed by the statute, coupled with the Poor Rate Assessment and Collection Act, 1869, and the Registration Act, 1878, upon the register: namely, occupiers who did not themselves directly pay rates, but who resided in rated premises, as to which either (a) the premises were tenements wholly let out in apart ments and lodgings by a landlord not resident upon them, or (b) a compounding arrangement in respect of flats had been made between owner and rating authority, in virtue of which he paid the rates and his name appeared in the rate book. These are the only two exceptions expressly contained in the statutes to the death was £158; in case of disablement £6 3s. Comparing

but there has never been any real demand for its extension outside Yorkshire, and in Middlesex it is already virtually supplanted by registration of title.

rule that the separate rating of the qualifying premises is a sine qua non to the possession of electoral rights in respect of them; but in practice a system of "constructive rating" grew up. Separate occupiers of houses, half-houses, and flats, where the landlord's name alone appeared on the rate-book, and where neither exception (a) nor exception (b) applied, were regarded as "constructively rated," so long as their landlord was assessed and actually paid the rates; i.e. they were regarded as bearing indirectly their share of the rate in the shape of an addition to the rent. This share of the rate in the shape of an addition to the rent. system was recognized in a number of cases (e.g. Wright v. Stockport, 8 J. P. 229, and Barton v. Birmingham (1878, 43 J. P. 24), and tacitly assumed to exist by certain schedules to the later Representation of the People Act, 1884, and Registration Act of 1885. But, to the consternation of overseers, town-clerks, agents, and revising barristers, in Kent v. Fittall (No. 4), (supra), the Court of Appeal took of its own motion a point not raised below or suggested before, and gave a decision which in substance ruled out as illegal and invalid all this system of constructive rating.

th

th sl

ar

re

to

fr

re

sn

T

an

wi

WE

to tal

19

19

cle

fal

T

wh

Me Th

tra

ask bee

wa

he

gro

any altl

hin

sco

sun

inte

rea

The

tha

int

def

cou

for

ente

aut

othe

the

the

intr

mer

case

of t

wou

of a

righ

For,

or,

his 1

whe

no a

righ

80 ez

King

The

smel

profi it be

The Scope of Kent v. Fittall (No. 4).

Now at first it was not recognized by those concerned how sweeping Kent v. Fittall (No. 4) actually was. Its revolutionary character was appreciated, but not the full extent of the revolution. In that case the premises were, in fact, residential; that is to say, they concerned persons claiming the franchise as inhabitant occupiers, and not as ten-pound occupiers. It was, therefore, supposed at first that the new point of view did not apply to the ten-pound franchise, i.e., the franchise by which business men, or barristers in the Temple or Lincoln's Inn, or other professional people acquire a vote for the premises where they earn their livelihood. In such cases a single tenement, rated as one whole, is usually occupied by a number of persons who are not separately rated, but have hitherto been placed on the premises as joint occupiers "constructively" rated. But this restriction of Kent v. Futall (No. 4) is quite indefensible on grounds of principle; every argument in favour of its correctness as applied to the inhabitant occupier is equally strong when applied to the ten-pound occupier. Therefore, when a case which involved the ten-pound franchise came up before the Divisional Court this year (Havercroft v. Dewey, 77 J. P. 115), that court felt bound to follow Kent v. Fittall (No. 4). They ruled, accordingly, that separate rating is essential in the case both of ten-pounder and inhabitant occupier; so that "constructive rating "goes by the board. At the same time, all three judges (Darling, Channell, and Avory, JJ.) evidently doubted the correctness of the Court of Appeal's decision in that leading case; according to Mr. Justice Channell, certain points were not before that court when it gave its decision, which would justify it in reconsidering the whole question upon a new appeal. At present, however, Havercroft v. Dewey (supra) is binding upon revising barristers, and must be followed. Unfortunately, the case has not been reported in the Law Reports-probably because an appeal is anticipated-and therefore many revising barristers appear to be ignorant of it. Some have only discovered it in the course of their revision this year, and have upheld objections in later claims which in earlier claims they had disallowed. It is important that the attention of all engaged at Revision Courts should be drawn to the decision at once, and that its effect should be correctly appreciated.

The Workmen's Compensation Returns.

An INTERESTING blue book has just been published containing the statistics of compensation and proceedings under the Workmen's Compensation Act and Employers' Liability Act during 1912. Returns have been collected from the seven great groups of industries-mines, quarries, railways, factories, harbours and docks, constructional works, and shipping. These include 136,279 employers and nearly 7½ millions of workmen, of whom more than five millions come und r the heading of factories. In the year 1912 compensation was paid in 3,599 cases of death to the amount of £567,107, and in 424,406 cases of disablement to the amount of £2,606,994. The average payment in case of

these figures with those for the year 1908, the fatal cases then were 3,473 and the amount £536,123, and the disablement cases were 325,484 and the amount £1,544,549. It thus appears that, while the fatal cases and their cost have increased only slightly, there has been a heavy increase as regards disablement, and the increase has been steady throughout the five years. The report suggests that this is due to the fact that the remedies provided by the Act have become better known and are more fully used. Moreover, the expansion of trade has led to a considerable increase in the number of persons employed—from 6,560,745 in the seven industries in 1909 (the 1908 returns are not trustworthy) to 7,411,005 in 1912. Only a small proportion of claims become the subject of litigation. The total number of cases taken into court in 1912 was 10,972, and of these only 5,858 resulted in the claim being settled within the cognizance of the court. Of such cases the decision was in favour of the workman in 4,455 or 76 per cent. The total number of cases under the Employers' Liability Act, 1880, taken into court in the whole of the United Kingdom, was 604 in 1907, 406 in 1908, 298 in 1909, 217 in 1910, 223 in 1911, and 197 in 1912. These figures, it is pointed out in the report, show clearly the tendency of the remedy provided by the older Act to fall into disuse since the Act of 1906 came into full operation.

The Rights of Passengers on Crowded Trains.

Some interesting queries are suggested by a summons which came before the Croydon Bench not long ago, Kendall v. Marsh, noted in the Justice of the Peace (20th September). The defendant was the scoutmaster in charge of some boy scouts travelling on the Brighton Railway via East Croydon. They had asked for reserved compartments, but, as it was holiday time, had been refused them. At East Croydon a compartment, which in fact was fully occupied by the scouts, was entered by the prosecutor; he was requested by the defendant to leave it, but refused on the ground that the train was crowded, and he could not get a seat anywhere else. The railway officials, we gather from the report, although this is nowhere stated in precise term, declined to eject him. Thereupon the defendant, with some assistance from his scouts, ejected the prosecutor at the next station. He was summoned on a charge of infringing the railway bye-laws by interfering with the comfort of passengers; but there seems no reason why on the facts a charge of assault would not have lain. The bench convicted, and imposed a small fine. Now, assuming that no more violence than was necessary was used to eject the intruder, it is a nice question as to whether or not the defendant was within his rights in acting as he did. Of course, it is clear that he could not himself eject the prosecutor for breaking any bye-law which forbids a passenger to enter an overcrowded carriage. Only a constable or agent authorized by the company is entitled to enforce its bye-laws otherwise than by legal process. But this does not dispose of the question. There might still exist a common law right on the part of any passenger in a crowded carriage to remove an intruder. If the carriage had been booked as a reserved compartment, we submit that such a right would have existed. In that case, the person who booked the carriage would be the occupier of the whole compartment for the period of the journey; he would either be in legal possession of it, or, at any rate, possessed of an exclusive licence to use it. In either case he would have a right to eject a trespasser who infringed his exclusive user. For, if he has legal possession, then the intrusion is a legal trespass; or, if he has merely an exclusive licence, then the disturbance of his monopoly is a nuisance which he is entitled to abate. But, where the compartment is not reserved, there would appear to be no such legal possession or exclusive licence, and consequently, no right to eject an intruder, unless, indeed, the overcrowding was so excessive as to amount to a public nuisance-which any of the King's subjects are entitled to abate.

The Virtue of a Name.

SOMETIMES A name is a thing of consequence. A rose may smell as sweet under any other name, but a railway is not so profitable an undertaking to the various rating authorities when it bears the name "railway" as when it is called a "tramway."

Under section 211 (1) (b) of the Public Health Act, 1875, the lands occupied by a railway for the purpose of its line are assessed to the district rate in urban areas in the proportion of one-fourth only of their rateable value—a very considerable exemption. The same exemption is enjoyed by light railways constructed under the Light Railways Act of 1896. But a "tramway," even although it be practically identical in structure and working with a "light railway" is not so privileged: Swansea Improvements and Tramway Co. v. Swansea Urban Sanitary Authority (1892, 1 Q. B. 357). Such has long been recognized as the law; and the result has been that undertakers have had to consider carefully the relative advantages of getting powers under the Light Railways Act, 1896, or the Tramways Act, 1870. But quite recently, in a case reported in these columns, the Court of Appeal tried to upset this distinction, and held that an undertaking, which originally was a horse-tramway constructed in pursuance of powers obtained under the Tramway Acts, 1870, but was afterwards converted into an electric street railway, was entitled to the exemption enjoyed by railways: Tottenham U.D.C. v. Metropolitan Electric Tramways (Limited) (55 Solicitors' Journal, 290). This decision the House of Lords reversed towards the end of last sittings (ante, p. 739), and that for three reasons stated by Lord Moulton, who delivered the leading judgment. In the first place, the principle followed for twenty years, and upon the faith of which numerous under-takings had received one shape rather than another, ought not to be lightly disturbed. Secondly, there is a slight difference of signification, both popular and legal, between a "tramway" and a "light railway," however similar to one another they may become in practice; and this distinction, as regards liability to rates, the Legislature must be taken to have understood and intentionally emphasized. Lastly, to grant all tramways the exemption could only be done by boldly deciding that all of them are in law "railways"; the effect of this would be to place them under the jurisdiction of the Railway and Canal Commissioners—a contingency obviously never contemplated by Parliament. No doubt this decision of the final Court of Appeal is technically correct, but the anomalous distinction between the treatment of two similar enterprises according to the statute under which they are authorized, does not really seem defensible. In days when tramways have to face motorbus as well as increased railway competition, they ought not to be handicapped by the imposition of heavier rates than their

The Real Property and Conveyancing Bills.

IX.

THE PROPOSALS FOR SIMPLIFYING PRIVATE CONVEYANCING (Continued).

Settlements (continued) .- In our last article we saw that, in the case of settlements, the Conveyancing Bill requires that the proprietary estate shall be vested in the tenant for life, and that the conveyance which gives rise to the settlement shall contain an appointment of Settled Land Act trustees. Assuming that there has been such a conveyance, how is this going to affect purchasers of the settled land? If the land is not settled, then the proprietor has an absolute power of disposition subject to paramount interests and to protected subordinate interests. Apart from the Bill, the tenant for life has power to sell and convey the settled land, subject only to the interests specified in section 20 of the Settled Land Act, 1882. The Bill puts the tenant for life in the position of proprietor, and apart from special provision, it would enable him to dispose of the land, and it would be unnecessary to inquire whether the disposition was authorized by the Settled Land Acts or not; and it would seem to be sufficient to leave the matter here, subject only to this, that capital money must be paid to the trustees. interests which the tenant for life can override under the Settled Land Acts are, substantially at any rate, the same as the subordinate interests which he can override as proprietor.

This, however, is not the course which the Bill adopts. As regards settled estates, clause 7, which regulates the effect of a disposition by the proprietor, is excluded, and special provision is made by clause 11. The appointment of Settled Land Act trustees gives notice of a settlement. Apart from such appointment, the purchaser can treat the land as not settled, and rely on clause 7 (clause 16 (2)). But with such appointment the following provision applies :-

11.—(1) Where, by a conveyance of a proprietary estate, trustees thereof are appointed or nominated for the purposes of the Settled Land Acts, then, in favour of a purchase

(a) The proprietor shall be deemed to have the powers of a tenant for life, including power to overreach any subordinate estate or interest created by the conveyance and subject to which it has been made, and, where the settlement consists of more than one instrument, to overreach any subordinate estates or interests subsisting or arising under any of the instruments of which the settlement consists.

Paragraph (b) provides that where capital money is paid to the Settled Land Act trustees, the transaction shall be deemed to be authorized by the Settled Land Acts. Then sub-clause ? is as follows :

11.-(2). Where, by a conveyance of a proprietary estate, trustees thereof have been appointed or nominated for the purposes of the Settled Land Acts, then:—

(a) Any disposition by the proprietor of the proprietary estate the subject of the conveyance other than a disposition authorized by the Settled Land Acts or any other statute, or by a provision contained in the conveyance of the proprietary estate or the settlement for extending or authorizing the extension of such powers, shall be void, except for the purpose of creating such subordinate or other estates or interests as the proprietor has (apart from such statutes or provisions) power to create, expressly provided by this Act. and except as otherwise

Then paragraph (b) provides that a conveyance to a purchaser of a proprietary estate will not take effect under the Act unless capital money, if any, is paid to the Settled Land Act trustees.

These provisions are difficult and are, we imagine, unnecessary. We start with a conveyance of a proprietary estate containing an appointment of Settled Land Act trustees. The natural course is to leave the proprietor in possession of the ordinary powers of disposition of a proprietor, but to require capital money to be paid to the trustees. Instead of this, clause 11 (1) (a) confers on the proprietor a mixture of the powers of the Settled Land Acts and of the powers of a proprietor under the Bill. He can exercise the statutory powers of a tenant for life, and he can overreach subordinate interests. But surely the draftsman should make up his mind whether he is going to rely on section 20 of the Settled Land Act, 1882, or on clause 7 of the Bill. As we have already pointed out, the estates and interests, which a tenant for life can now override, are really the same as the subordinate estates and interests which he could override as proprietor under clause 7, and at present we do not see why the tenant for life, when once the proprietary estate is vested in him, cannot be left to exercise his powers of disposition as proprietor.

In fact, the suggestion we have just made seems to be embodied in clause 11 (1) (b), for, provided only the purchase money is paid to the Settled Land Act trustees, the transaction is to be deemed to be authorized under the Settled Land Acts. It comes to this, then, that where the conveyance in settlement does not nominate trustees, the proprietor can sell without Where it does nominate trustees, then he can sell on restriction. condition that the purchase money is paid to them. We may be in error, because we do not suppose that the draftsman has inserted clause 11 without being convinced of its necessity;

but we think that the clause requires to be justified.

The point we have just been discussing raises the question, already mooted, how far the settlement clauses are really essential to the scheme of the Bill. So far as they aim at vesting the proprietary estate in the tenant for life, we imagine that they are essential. At first sight it would seem to be for the settlor to decide by whom that estate shall be held; but if it is vested in any person other than the tenant for life, there will be a conflict between the powers of the proprietor under the Bill and the powers of the tenant for life under the permitted, nor should the fee simple pass except by a registered dis-

Settled Land Acts. The Bill might vest the proprietary estate in the tenant for life for the time being; but this would not do, for it would throw on the purchaser the burden of discovering who that tenant for life is. The vesting of the proprietary estate from time to time must be definitely determined by conveyance or vesting order. Hence, assuming that the proposed system has to be fitted on to the Settled Land Acts, there must be provision for vesting the proprietary estate in the tenant for life for the time being. Of course, if the present statutory powers of the tenant for life could be done away with, and reliance placed on the proprietor's power of disposition under the Bill, the problem would be much simplified. But here, as elsewhere, the trouble is that the new system has to be super-

imposed on the existing system.

When provision has been made for vesting the proprietary estate in the tenant for life, this should theoretically be sufficient. The subordinate interests would be protected by cautions, and would be in the same position as other equitable interests. But practically the importance of settlements entitles them to special treatment. The draftsman, presumably, has felt that cautions in this case would not be sufficient protection, and the appointment of Settled Land Act trustees gives, in more effective form, protection corresponding to that of a caution. But we suggest that, consistently with the above objects, the settlement clauses admit of considerable simplification. These two points have to be kept in view—the proprietary estate is to be vested in the tenant for life, and the conveyance, unless it is to be treated as absolute, must appoint and provide for the perpetuation of Sett'ed Land Act trustees. But that is all, and these two objects could, we imagine, be attained more simply than is done by the Bill.

of

th ha by la

SU

ca

m

sp

Me

der

thr

Par

tair

for

[To be continued.]

Reviews.

Books of the Week.

Company Law.-Handbook on the Formation, Management and Winding-up of Joint Stock Companies. By F. Gore Browne, K.C., and William Jordan. Thirty-second edition. Jordan & Sons (Limited). 7s. 6d. net.

Mortgages.—The Principles of the General Law of Mortgages. By J. Andrew Strahan, M.A., LL.B., Barrister-at-Law. Second edition. Sweet & Maxwell (Limited). 7s. 6d. net.

Legal Maxims,-A Collection of Latin Maxims and Phrases. Third edition. By John N. Cotterell, Solicitor and Notary Public. Stevens & Haynes. 5s.

Correspondence.

The Real Property and Conveyancing Bills.

[To the Editor of the Solicitors' Journal and Weekly Reporter.]

Sir,—Your readers, who have, with the help of your articles, made some progress with the study of these Bills, must surely be asking the question, with you, whether they are the best and simplest reform that can be devised.

I do not profess to have mastered the Bills, which seem to be monuments of learning and skill. I was familiar with Mr. Wolstenholme's scheme in 1897, put forward by him as an alternative to registration of title. But surely, sir, the country is now committed

to registration if we are ever to have a uniform system.

Registration, as we have now got it, has failed because it has aimed at doing too much by endeavouring to supersede the old con-

veyancing, instead of being auxiliary to it.

The proposed reforms are complicated, and will be distrusted by business men. What they want is to know that, if £5,000 is paid for Blackacre, the purchaser either gets Blackacre or, in one case in thousands, his money back.

I am sure that practitioners do not wish to learn new systems of

conveyancing.

May I deferentially suggest for consideration that true reform must be on the lines of a compromise between registration and coneyancing by deed?

The register should be confined to transfers of the fee simple and

position, thus making the register as much like a register of stock as possible. All other interests, including mortgages and charges, should be created and dealt with off the register, and protected by cautions or entries of particulars, and in regard to them the existing system of conveyancing would apply. It would be the duty of a vendor to deliver an abstract of title just as at present, but the investigation would not go further back than the registration of the proprietor, and the entries then made. This would shorten titles.

The registrar should not investigate titles at all, but should act on conveyancers' certificates, while there should be a small tax on H. W. M. every transfer to form a title guarantee fund.

Lincoln's-inn, Sept. 1.

[See observations under "Current Topics."—Ep. S.J.]

Companies Act, 1913.

[To the Editor of the Solicitors' Journal and Weekly Reporter.]

Sir,-With the very laudable endeavour of meeting the decision of the Divisional Court (the L.C.J. and Hamilton and Bankes, J.J.), in Park v. Royalties Syndicate (1912, 1 K. B. 330), the Legislature have passed the Companies Act, 1913. I do not know who is responsible for the statute, but as I did not see any debate on it, I conclude it is a departmental measure, for which the Board of Trade and the law officers are responsible.

The Act came into force on the 15th of August, 1913. There are not any words in the Act giving it a retrospective effect, and therefore up to the 15th of August, 1913, a private company, if its executive were so minded, could have issued debentures to the public, and in the judgment of the Divisional Court it still (pace section 121 of the Companies Act, 1908) remained a private company.

Now read section 1 (3) of the 1913 Act.

A private company that made its last return under section 26 of the Companies Act, 1908, in October, 1912, in May, 1913, issued to the public debentures, retaining its status of a private company under the ægis of the judgment of the Divisional Court. That company has shortly to make another return, and must give a certificate, signed by a director or the secretary, that the company has not since the last return, i.e. October, 1912, issued any invitation to the public to subscribe for any shares or debentures of the company. This certifi-cate would be untrue. The registrar cannot now receive the return without such a certificate, and if the return be not filed then section 26 (5) imposes a heavy penalty on the company, the directors and managers.

E. T. Hargraves.

52, Coleman street, E.C., Sept. 9. [It looks as though the practical effect in the case our correspondent mentions is to make the Act retrospective.—Ed. S.J.]

New Orders, &c.

Rule of the Supreme Court.

POOR PERSONS.

Rule 32 of the Rules of the Supreme Court (Poor Persons) shall be read as if the words "1st day of January, 1914," were substituted for the words "12th day of October, 1913." Dated September 15, 1913.

HALDANE, C. HERBERT H. COZENS-HARDY, M.R. S. T. Evans, P. W. Pickford, J. P. Ogden Lawrence. Henry A. McCardie. WILLIAM H. WINTERBOTHAM. C. H. MORTON.

Obituary.

Sir Albert de Rutzen.

Sir Albert de Rutzen, who resigned last May the office of Chief Metropolitan Magistrate at Bow-street, died last Monday at his resi-Metropolitan Magistrate at Bow-street, died last Monday at his residence in Cranley-gardens, South Kensington, after an illness of about three months. Sir Albert, who was born in 1831, was the third son of the late Charles Baron de Rutzen, his mother being the eldest daughter and heiress of the late Mr. Nathaniel Philips, of Slebech Park, Pembrokeshire. He was educated at Eton, where he was captain of the boats, and at Trinity College, Cambridge, and was called to the Bar by the Inner Temple in 1857. He rowed three in the Cambridge boat in 1849, in which year there were two races, Cambridge winning the first. In 1872 he was appointed stipendiary magistrate for Merthyr Tydfil, and was for some time deputy-chairman of Quarter Sessions for Glamorganshire. Four years later he was appointed a Metropolitan Police magistrate, sitting at Marylebone. He was transferred to Westminster in 1891, to Marlborough-street in 1897, and

LAW REVERSIONARY INTEREST SOCIETY,

THANET HOUSE, 231-232 STRAND, LONDON, W.C. ESTABLISHED 1853.

Capital Stock *** *** *** Debenture Stock £331,130 ... REVERSIONS PURCHASED. ADVANCES MADE THEREON. rms of Proposal and full information can be obtained at the Society's Offices.
G. H. MAYNE, Scoretary.

finally in 1901 to Bow-street, when he received the honour of knight-hood. Sir Albert was distinguished on the Bench for his invariable courtesy, dignity, and sympathetic kindliness. His patience and gentleness, alike with the roughest criminals and with enthusiasts such as the suffragiets with whom he had had to deal of late, were remarkable. One, says the Westminster Gazette, in an appreciative notice of his career, who regularly saw him in court describes him as heing able. One, says the westminster Gazette, in an appreciative holde of his career, who regularly saw him in court describes him as being essentially just, firm, and kindness itself, and always ready to give everybody the fairest chance possible to prove their innocence. In cases where men were convicted of offences against women he was stirred to indignation, and was down on the bully. He helped the sociestirred to indignation, and was down on the bully. He helped the societies that sought to assist the prisoners, and co-operated with them to the fullest extent possible. He had an extraordinary memory, with which he sometimes startled prisoners who took it for granted that he would not remember their appearances before him of possibly years before. At Marlborough-street a prisoner was boasting that he had never been before Sir Albert on a previous occasion. "Once before," he was reminded; "seven years ago at Marylebone"! Sir Albert married in 1872 Horatia Stepney, daughter of the late Mr. A. J. Gulston, of Derwydd, Carmarthenshire, and had one son and three daughters.

Mr. H. R. Greenhill.

Mr. Henry Ridge Greenhill, Under-Sheriff of the City of London and Ward Clerk of Langbourn Ward, in the City of London, died very suddenly on the 21st inst. at Rhosneigr, Anglesey, where he was spending his holiday. He was fifty-nine years of age. Mr. Greenhill was admitted a solicitor in 1886, and was a partner in the firm of Messrs. Sweetland & Greenhill, of 4, Cullum-street.

Legal News.

Appointment.

Mr. John Montague Newnham, LL.D. (Lond.), of the firm of Messrs. Edridge & Newnham, solicitors, Croydon, has been appointed Town Clerk of Croydon in succession to the late Mr. Frederick Charles Lloyd.

Changes of Partnership. Dissolutions.

James William Sugden and Thomas Edward Sugden, solicitors (Sugden & Co.), Keighley, in the county of York. March 31. The said Thomas Edward Sugden will hereafter carry on the business under the name or style of Sugden & Co.

EDWARD LYON TAYLOR, WALTER STANDRING, CYRIL ROBERT GREEN, and THOMAS RALPH TAYLOR, solicitors (J. & E. Whitworth), 2, St. James's-square, Manchester. Sept. 12. The said Cyril Robert Green will continue the said business under the present style or firm of J. & [Gazette, Sept. 19. E. Whitworth.

Information Required.

ARTHUR TAVENER, deceased.—If any solicitor has in his possession a will of this deceased, who died on the 30th August last, he will oblige by communicating at once with Messrs. Vertue and Churcher, 19, Hanover-square, W.

General.

The Local Government Board has decided to impose a reduced speed limit of ten miles an hour for motor vehicles in Rye-lane, Peckham, and to issue the necessary order as soon as the London County Council have the signposts ready for erection. The proposal to limit the speed in Rye-lane was opposed by the Chief Commissioner of Police and the Automobile Association. Automobile Association.

At the Fulham Revision Court on Wednesday a man living with his father, who is a schoolkeeper in the employ of the London County Council, claimed as a lodger. It was argued that the real tenant was the employer, and that there could be no legal contract of tenancy between a service voter and a lodger. The Revising Barrister said it was an important point, but it seemed to him that a service voter could have a lodger. He could not see anything in the Acts of Parliament to prevent him having the vote. The father was deemed to be an inhebition. inhabitant occupier, not merely for the Act of 1884, but also for the

SHEE

BUL

ABB ALC ARM

BAR BEL BEV BOO BRA CLA

> ELL FAR FOR FOR

> > MA

MY

Bu Сн

Co

DA

DA

purpose of the Representation of the People Act. He therefore allowed

The members of the Viborg Court of Appeal, says the Times correspondent at Helsingfors, who were sentenced last winter by the District Court of St. Petersburg to sixteen months' imprisonment for opposing a Russian-made law, were on Tuesday arrested and sent by special train to St. Petersburg to serve their term.

The Local Government Board have given authority to the Corpora-The Local Government Board have given authority to the Corporation of Sheffield to prepare a further town planning scheme under the Housing, Town Planning, &c., Act, 1909. The scheme now authorised to be prepared will relate to an area of about 1,619 acres situate at Ecclesall, Abbeydale, and Norton Woodseats within the city.

At the Revision Court for the Tewkesbury Division of Gloucester-shire, held at the Shire Hall, Gloucester, on Tuesday, Lord de Blaquiere, Great Alnager of Ireland, of Brockworth Manor, Gloucester, claimed to be registered as an elector. Mr. J. Wood, for the Liberals, claimed to be registered as an elector. Mr. J. wood, for the Elberais, objected on the ground that the claimant was an Irish peer who had not reduced his status of peer to that of commoner by becoming a representative of a constituency in Great Britain. He said that according to the decision in Rendlesham v. Haward in 1873 the claimant was not entitled to be registered as an elector. The Revising Barrister (Mr. W. H. Nash) upheld the objection and disallowed the claim

For some time past, says the Times, it has been known in Masonic circles that Mr. Justice Bucknill contemplated retiring from the Bench at an early date, and there was much concern among members of the at an early date, and there was much concern among members of the craft in Surrey, where he has done so much for Freemasonry, at the rumour that he intended to make his future home in Devonshire. Last week, however, Sir T. T. Bucknill, presiding at a meeting of the Home Counties Lodge at Surbiton, assured the members that he had no intention of forsaking his Surrey brethren. He added humorously that he would have to be content with a reduced income, but when he retired from his judicial duties, next January, he would have more time to devote to Freemasonry, and his services, such as they were, would always be at the disposal of his Surrey friends.

The twenty-eighth Conference of the International Law Association will, says the Times, be held from the 1st to the 6th of October in Madrid, under the presidency of Señor Don Manuel Garcia Prieto, the former Spanish Minister for Foreign Affairs and President of the Spanish Academy of Jurisprudence and Legislation. Among the honorary presidents of the Conference are Senor Montero Rios and Senor Maura, two former Prime Ministers. The present is the first Señor Maura, two former Prime Ministers. The present is the first occasion upon which the Conference has assembled in Spain, where it is now to meet at the invitation of the Spanish Government. The programme of the Conference includes, under Aviation Law, the report of the committee, by Mr. E. S. M. Perowne. of London, and a paper by Professor A. Henry-Couannier, of the College of Aeronautics in Paris. An illustrated French lecture on Aviation in Military History will be delivered by Dr. Alex. Meyer, of Frankfurt. There will like the property of the College of Aviation in Military History will be delivered by Dr. Alex. Meyer, of Frankfurt. wise be papers on international arbitration, maritime and mercantile law, and industrial problems as affecting international law.

At Westminster Police Court, on the 18th inst., Archibald Milne, of Fentiman-road, Lambeth, was summoned for singing in Walnut Tree-walk after having been requested to desist for a good and sufficient reason. The defendant is the son of a Presbyterian minister, and proceedings were taken by Mr. Robert Crooks, an aged resident of Walnut Tree-walk, who complained that the services held on Sunday evenings near his house annoyed him very much and prevented him getting rest. A neighbour, a Mr. Foreman, who was suffering from diabetes and heart disease, had also complained of the annoyance caused him. Mr. Horace Smith, referring to the section of the Act under which process had been taken, said he was hardly inclined to The defendant denied that he sang or took any part in the services. He was simply there as representing the Lambeth Presbyterian Church, which had an open-air band of mission workers. He had no

control or management of the meeting. He was spoken to, as had been said, but he personally did not sing or cause any one else to do so. Mr. Horace Smith said he should dismiss the summons, because he held as a matter of fact the defendant did not sing. In his opinion, however, the Act of Parliament was badly drawn. It was most objectionable, he thought, for such a practice to be continued after it was known and ascertained that there were people who were seriously annoyed and injured. To go on singing in the street in the face of such knowledge seemed to him to be highly objectionable.

WHY PAY RENT? Take an Immediate Mortgage free in event of death from the Scottish Temperance Life Assurance Co. (Limited). Repayments usually less than rent. Mortgage expenses paid by the Company. Prospectus from 3, Cheapside, E.C. 'Phone 6002 Bank.—Advt.

The Property Mart.

Forthcoming Auction Sales.

October 7.—Messrs. Raynolds & Cason, at the Mart, at 2: Freehold Ground Rents see advertisement, back page, this week).
October 2.—Messrs. Enwin Fox, Bounfell, Burners & Baddelly, at the Mart, at: Freehold Ground Rents (see advertisement, back page, this week).
October 14.—Messrs. Hampton & Sons, at the Mart: Residence (s e advertisement,

October 18.—neerts. In all PLAR BOY & Co., at Taunton: Freehold Estate (see advertisement, back page, this week).

Winding-up Notices.

JOINT STOCK COMPANIES. LIMPTON IN CHANGEST.

London Gazette-FRIDAY, Sept. 19.

ESBERGER & Co. LTD.—Creditors are required, on or before Oct 24, to tend their names and addresses, and the particulars of their debts or claims, to Charles Turner, 155, Norfolk st, Sheffield, liquidator.

H. J. MAGKROW & Co. LTD.—Creditors are required on or before Oct 28, to send their names and addresses, and the particulars of their debts or claims to, Henry Windsor Bayne, 1, Oxford ct, Cannon st, liquidator.

JOINT STOCK COMPANIES.

LIMITED IN CHANCERY.

London Gazette-TUESDAY, Sept 23.

London Gazette—Tuesday, Sept 23.

ECLIPSE ASSURANCE CORPORATION, LTD.—Creditors are required, on or before Oct 7, to send in their names and addresses, and the particulars of their debts or claims, to Elchard H. Nerney and Duncan D. Rober.son, Jowry House, 27 and 23, 011 Jewry, joint liquiday ors.

G. H. Peer & Sons, LTD.—Creditors are required, on or before Oct 9, to send in their names and addresses, and the particulars of their debts or claims, to James Ehodes Hirst, 22, Castle gate, Newark upon Trent, liquidator.

E. POLLOGE SIM, LTD. (IN VOLUTARY Liquidator.

E. POLLOGE SIM, LTD. (IN VOLUTARY Liquidator.

WILLIAM R. Dell. & Son, LTD.—Creditors are required, on or before Oct 23, to send in their names and addresses, and particulars of their debts or claims, to E. Pollock Sim, liquidator.

WILLIAM R. Dell. & Son, LTD.—Creditors are required, to send their names and addresses, tand the particulars of their debts or claims, to Robert James Ward, 2. Clement's inn, liquidator.

WHITTON FARK (BLACKBURS) ROLLOR SKATING CO, LTD.—Creditors are required, on or before Oct 31, to sond their names and addresses, and the particulars of their debts or claims, to Joseph Smith, 27, Alumworth at, Blackburn, liquidator.

Resolutions for Winding-up Voluntarily.

London Gazette-FRIDAY, Sept. 19.

WILKINSON, T. M. C. CO, LTD.
WEST APRICAN RESPS, LTD.
PROGRESS SPINNING CO, LTD.
THOMAS BAKER & CO, LTD.
DESIGN CLUE, LTD.
COLLARD BROS, LTD.
AIGBURTH STRAM LAUNDRY CO, LTD.
WELLS & SUTTON, LTD.
COLREE LTD.

HOTEL SPECIALISTS.

HOTEL Messrs. HOWLAND & CO., SPECIALISTS.

Valuers, Rating Surveyors and Auctioneers,

MAKE A SPECIALITY OF THE

SALE AND VALUATION

HOTELS. RESTAURANTS, CLUBS, PRIVATE HOTELS. HYDROPATHIC BOARDING ESTABLISHMENTS throughout the United Kingdom and Abroad.

VALUATIONS for Transfer; Loans on Security of Mortgage or Debenture Assue; Arbitration and Compensation Cases; Assessment Appeals; Probate and Succession Duty; Fire Loss Claims; Partnership and Company purposes. BUSINESSES INVESTIGATED. BUSINESSES MANAGED.

4, BLOOMSBURY STREET, W.C. (One door from New Oxford Street.) Telephone Nos.: GERRARD 723 and 724. Trunk Calls only: REGENT 2590. Telegrams: "DOMICILE, WESTCENT, LONDON."

SHEPHERDS, LTD.
GWENDRAETH ANTHRACITE COLLIERIES CO. LTD. BULAMA, LTD. STELLA MOTOR CO (1909), LTD.

Creditors' Notices. Under 22 & 23 Vict. cap. 35.

LAST DAY OF CLAIM.

London Gazette.-FRIDAY, Sept. 19.

London Gazette.—FRIDAY, Sept. 19.

ABBOTT, THOMAS, Doncaster Oct 19 Atkinson & Sons, Doncaster
ALCOCK, ELIZABETH, Doncaster Oct 20 Atkinson & Son, Doncaster
ARMSTRONG, WILLIAM TELFER, Stratford on Avon, Engineer Nov 15 Campbell & Co,
Warwick
BARRETT, SOPHL, Luttrell av, Putney Fark Oct 31 Allen & Son, Carl'sle st, Soho sq
BELLAMY, JOHN, Harborne, Birmingham Oct 31 Wood & Co, Birmingham
BEVISS, JANE, Maldenhead, Berks Nov 8 North & Son, Leeds
BOOTH, BENJAMIN, Shaw, Lancs Oct 25 Watson & Co, Shaw
BRAI, ENMA, Bouthwick, Hants Oct 20 Allen, Portamouth
CLARK, LYDIA. Church Lawford, Warwick Sept 30 Wratislaw & Thompson, Rugby
CLIFFON, GEORGE, Easbourne Nov 13 Stapley, Easbourne
COLBORNE, GERFRUDE WILHELMINA, Ashton Gate, Bristol Oct 25 Winterbotham &
Sons, Stroud, Glos

COLBORNE, GERTRUDE WILHELMINA, Ashton Gate, Bristol Oct 25 Winterbotham & Sons, Stroud, Gloc.

COLGAN, JOHN JAMES, Meols, Cheshire, Cooper Oct 30 Joynson, Liverpool COLLYRE-BRISTOW, MARY ELIZABETH, Beddington, Surrey Oct 30 Collyer-Bristow & Co. Bedford row

CO. Bedford row

CROSSLEY, WILLIAM, Lytham, Lancs Oct 19 Ionsdale, St Annes on the Sea EDMONDS, JANE ELIZABETH, Churchill, Chipping Norton, Oxford Oct 20 Large & Major, Leamington Spa

ELLIS, SARAH, Minford gdns, West Kensington Oct 19 Whitehead & S n, Post Office

ELLIS, SARAH, Minford gdns, West Kensington Oct 19 Whitehead & S n, Post Office ter, Cambridge
FARRY, ALICE MARTHA, South Molton st O:t 24 King & Co, Queen Victoria st
FOWLER, ALPRED, Birmingham Oct 13 Wright & Ore, Birmingham
FOWLER, JANK, Birmingham Oct 13 Wright & Ore, Birmingham
GANNER, ANNIE MARIA, Milton, Staffs Sept 27 Boulton, Burslem
GOODWIN, MARY, Gloucester, Undertaker Oct 18 Coren & Scott, G'oucester
GOTCH, FRANCIS, Professor of Physiology, Oxford Oct 16 Thicknesse & Hull, Little
College st, Westminster
HALDER, WILLIAM EYANS, Stafford, Printer Oct 16 Speakman, Manchester
HALDER, WILLIAM EYANS, Stafford, Printer Oct 16 Speakman, Manchester
HALDER, MYLLIAM EYANS, STAFFAH ANN, Harlesden, Middlx Oct 13 Keunedy & Kennedy,
Angel ct

Angel, Mrs. Estly Sarah Ann, marressen, micuit Oct 15 Acuneuy & Acaneuy,
Angel, Chard, Somerset Oct 24 Hicks, Moorgate Station chmbrs
HELLER, WILLIAM JOHN, Kingston, Portsmouth, Hants Oct 12 Brannedon & Childs,

Portsmouth
HUNT, RACHEL JANE, Norwich Oct 18 Stevens & Co, Norwich
JENKINSON, SARAH JANE, Leeds Sept 30 Scatcherd & Co, Leeds
KELSEY, JANE, Walthamstow, Essex Nov 3 Shaen & Co, Bedford row
LEACH, MARY BOND, East Putford, Devon Nov 4 Peter & Peter, Holsworthy
LIGHTSOOT, JOHN, Whitley Bay, Northumberland Oct 20 Wilkinson & Marshall,
Newsastle upon Type
MAINWARING-SLADEN, ETHELDRED, Worthing Oct 17 Bridgman & Co, College hill

Cannon 8t
Makins, Richaed, Dowlais, Merthyr Tydfil Oct 11 Jones, Merthyr Tydfil
Manners, John Russell, Kotagalia, Ceylon Oct 19 Du Bols & Francis, Chancery In
Mofre, John, Liverpool, Bookkeeper Oct 15 Donnison & Edwards, Liverpool
Molorer, Sir Connellus Alfred, KCMG, Cranley gdns Nov 1 Hanhart & c., Southampton st, High Holborn
Myers, William Crump, Sandhutton, nr Thirsk, Threshing Machine Proprietor Oct
18 Walker, Thirsk

NEEDHAM, JOSEPH MILES, Newport, Mon, Coal Merchant Oct 13 Moxon, Newport, Mon NICHOLL, THOMAS, Bradford, Reed Wire Po'isher Oct 27 Horner & Co, Bradford PARNELL, JOHN, JP, Waltham Holy Cross Oct 21 Petch & Co, Bedford row Overend, THOMAS BROWNE GRAY, Hanover 24 Nov 17 Sanderson & Co, Queen Vic-

toria st
PEARSON, JEMIMA, Prior's Marston, Warwick, Labourer Oct 17 Kilby, Banbury
PEARSON, MARSHALL HENRY, Oadby, Leicester Oct 31 Williams, Leicester
PHILLIPS, THOMAS DAVID, Lower Cwmtwrch, Brecon, Builder Oct 13 Davies, Pontar-

dawe
ROBERTS, Rev CHARLES EDWARD THORNES, Royal cres Oct 17 Bridgman & Co,
College hill, Cannon st
ROBINSON, SARRA, Stalybridge, Chester F H & W Worsley, Stalybridge
SEXTON, EDWARD JAMES, SOuthsea, Hants Oct 21 Petch & Co, Bedford row
SHARP, HENRY: EDMUND, Aldeburgh, Suffolk Oct 10 Slater & Co, Manchester
SHILYOCK, HEMAN, Selly Park, Worcester Oct 31 Colmore & Monckton, Birminisher.

mingham WALTER, JANE, Richmond, Surrey April 10 Crump & Co, Old Queen at WALTERS Rev WILLIAM DAVIES, West view, Highgate Hill Oct 20 Wood & Co,

Walbrook, RICHARD ARTHUR, Bowdon, Chester Oct 31 Warburton, Man-WARRIETON

chester Warson, Charles, Sydenham, Kent Oct 17 Webb, West Smithfield
WARSON, CHARLES, Sydenham, Kent Oct 17 Webb, West Smithfield
WOODROOFER, SELINA MANY, Clifton, Bristol Oct 22 Clutton & Moore, Bristol
WREN, CHARLES WALTER CAWLEY, Wimborne Oct 20 Rawlins & Rawlins, Bourne-

YULL, ALFRED, Brentwood, Essex Sept 29 Lloyd & Upton, Romford

London Gazette - TUESDAT, Sept 23.

London Gazette-Tursdat, Sept 23.

ASH, WILLIAM HERDMAN, Coleman st. Oct 30 Drake & Co, Rood In Bradshaw, William Felix, Southwick, Northamptoe, Farmer Oct 31 Sherard & Coombs, Uunde Brown, Embeds, Uunde Brown, Embeds, Uunde Brown, Embeds, Uunde Brown, Embeds, Unde Grown, Embeds, Oct 25 Halliwell & Halliwell, Darwen Collin, Alice Mary, Subiton, Surrey Oct 29 Taylor & Co, 218, Strand Coulsey, Robert, North Shields, Market Gardener Oct 23 Brown & Holliday, North Shields, Francis, Houghton on the Hill, Leicester Oct 18 Harding & Barrett, Leicester Framin, Alperd, Antill rd, Mile End Nov 1 Savery & Stevens, Fen ct Goddard, Louisa, St Margarets, Twickenham Oct 23 Hunt & Dickens, Nottingham Harman, Samuel -Frier, Kamalapuram, Cuddapah District, S India, Missionary Oct 17 Bracher & Son, Maidstone Hartley, Ellzabeth, Brieffield, Lancs Oct 25 Pollard & Birtwell, Eurnley Haslam, James, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct 16 Mather, Chesterfield, Derby, Miner's General Agent and MP Oct

mouth
RAYNES, EDWARD ROBERT, Hobart, Tasmania Cct 20 Eaden & Co, Cambridge
RHODES, HERRY, Quarrendon st, Fulham Oct 31 Cooper & Co, Portman st, Portman sq
ROSE, JANE, Finchley of Nov 3 Clapham & Co, Devonshire sq
ROWBOTTOM, MARY, Southport Oct 31 Barrell & Co, Liverpool
SIBLEY, CHARLES HENRY, West Bridgford, Notts, Telephone Engineer Oct 31 Wright

& Co, Leicester THORNTON, ANNE JANE, Westgate on Sea, Kent Oct 31 Lawrence & Co, New aq, Lin-

COIR 1 100 WARREN, ADA, Nuncaton, Warwick Oct 31 Leman, Nottingham WHINEREY, Rev Robert. Fersheld Rectory, Norfolk Oct 31 Stevens & Co, Norw!ch WORSIGE, GIRSON, Rochdale, Loom Jobber Oct 28 Jackson & Co, Rochdale

Bankruptcy Notices.

London Gazette.-FRIDAY, Sept 19.

RECEIVING ORDERS. RECEIVING ORDERS.

BULLOCK, JOSEPH, Penydarren. Merthyr Tydfil, Coal Miner Merthyr Tydfil Pet Sept 16 ord Se t 16
CHESHIRE, JOHN WALTER, Cheltenham, Watchmaker Cheltenham Pet Sept 13 Ord Sept 13
COBDEN, RICHARD EDWARD, Montserrat rd, Putney High Court Pet Aug 18 ord Sept 15
COLLES, ARCHIBALD, Manselton, Swausea, Fruit Merchant Swansea Pet Sept 15 Ord rept 16
DAVIES, REES, Nantymoel, Glam, Colliery Ripper Cardiff Pet Sept 15 Ord S pt 15
DAVIES, WILLIAM JOHN FRANKLIN, Gloucester, Fried Fish Merchant Gloucester Pet Sept 15 Ord Sept 16

Sept 15

FULFORD, FRANCES ELIZABETH, and JOSEPH WEST, Cleethorpes, Tailors Great Grimsby Pet Sept 2 Ord Sept 15

GRIEFE, WALTER, Eastbury, Lambourne, Berks, Trainer of Race Horses Newbury Pet June 25 Ord Sept 16

JONES, LEWIS, Bryncrug, nr Towyn, Merioneth, Builder Abers stwyth Pet Sept 17 Ord Sept 17

KRIPPRATH, EDMURD, FOR Street av, Merchant High Court Pet Aug 1 Ord Sept 18

LARGE, WILLIAM HENEY, HOMAS HOMELEY, Brighton, Auctioneer Brighton Pet Aug 21 Ord Sept 16

LARGE, WILLIAM HENEY, Wigan, Confectiner Wigan Pet Sept 16 Ord Sept 16

LEE, CHARLES WILLIAM, Westcliff, Essex Chelmsford Pet July 1 Ord Sept 17

LEWIS, JAMES ARNOLD, Llandradach, Glam, Butcher Pontypridd Pet Sept 20 Ord Sept 16

MARSHALL, GEORGE, Eakring, nr Newark, Notta, Beerhouse Keeper Nottingham Pet Sept 15 Ord Sept 16

MARSHALL, GEORGE, Eakring, nr Newark, Notta, Beerhouse Keeper Nottingham Pet Sept 15 Ord Sept 16

THE LICENSES INSURANCE CORPORATION AND GUARANTEE

MOORGATE STREET, LONDON, F.O. ESTABLISHED IN 1890.

LICENSES INSURANCE.

SPECIALISTS IN ALL LICENSING MATTERS.

Upwards of 750 Appeals to Quarter Sessions have been conducted under the direction and supervision of the Corporation Suitable Clauses for insertion in Leases or Mortgages of Licensed Property, Settled by Counsel, will be sent on application.

POOLING INSURANCE.

The Corporation also insures risks in connection with FIRE, CONSEQUENTIAL LOSS, BURGLARY, WORKMEN'S COMPENSATION, FIDELITY GUARANTEE, THIRD PARTY, &c., under a perfected Profit-sharing system.

APPLY FOR PROSPECTUS.





BEARNES, PARKINSON, Rochdale, Grocer Sept 30 at 12
Town Hall, Rochdale
BEAZLEY, WILLIAM, Calne, Wilta, Builder Sept 30 at 11
Off Rec, 38, Regent cir, Swindon
BROUGH, WILLIAM, Nottingham, Coal Merchant Sept 30
at 12 Off Rec, 4, Castie pl, Park et, Nottingham
BULLOCK, DOSEH, Pengdarren, Merthyr Tydfil. Coal Miner
Oct 1 at 12 Off Rec, County Court, Town Hall, Merthyr
Tydfil

Tydfil
BURFORD, WILLIAM EDGAR, Sideup, Kent, Auctioneer
Sept 29 at 3 115, High st. Rochester
Carter, Albert Horace, Walpole Saint Andrew, Norfolk
Coal Dealer Sept 27 at 12 0ff Rec, 8, Upper King
st, Norwich
Charlon, Frank, Luton, Beds, Slating Contractor Sept
Son at 11.30 Chamber of Commerce, 29, King st,

Luton
GOBDEN, RICHARD EDWARD, Haymarket Sept 29 at 12
Bankruptcy bldgs, Carey at
GARSIDS, ALBERT, Newton, Hyde, Cheshire, Butcher
Sept 29 at 3 off Rec, Byrom st, Manchester
GIBBY, JOHN, Pontycymmer, Glam, Collier Sept 29 at 12
117, 8t Mary st, Cardiff
GODDARD, STEPHEN, Kettering, Northampton, Shoe Manufacturer's Clerk Sept 29 at 12 off Rec, The Parade,
Northampton

facturer's Clerk Sept 29 at 12 Off Rec, The Parade, Northampton

Hatwood, Arthur, Leeds, Music Teacher Sept 29 at 11 Off Rec, 24, Eond at, Leeds

Holt, Charles Wader, Bury, Cotton Mill Manager Sept 30 at 11 Off Rec, 19, Exchange at, Folton Hughes, J. A, Rochalale, Provision Merchant Sept 30 at 11.30 Town Hall, Rochdsie Jones, Berjamin, Bridgend, Glam, General Haulier Sept 29 at 11 117, 8t Mary st, Cardiff Kelly, John, Wakefield Builder Sept 29 at 11 Off Rec, 21, King at, Wakefield Builder Sept 29 at 11 Off Rec, 21, King at, Wakefield Builder Sept 20 at 11 Hankroptcy bldgs, Carey st

LEWIS, JAMES ARNOLD, Limbradach, Glam, Butcher Oct 3 at 11.15 Off Rec, St Catherine's chmbrs, St Catherine's the County of the Sept 30 at 12 14, Bedford row

On Sea, EMEX, Duliners Cape to a control of the Con

Carey at LOR, William, Stapleford, Notis, Iron Merchant LOR, William, Stapleford, Notis, Iron Merchant Sept 30 at 11 Off Rec, 4, Castle pl, Park st, Notting-

ham
VAN DER VELDE, BENJAMIN. Newcastle upon Tyne,
Drapery Warehouseman Sept 30 at 11 Off Rec, 30,
Mosiey st, Newcastle upon Tyne
VERNER, HARRY FELIX, East Dereham, Norfolk Sept 27
at 12.30 Off Rec, 8, Upper King st, Norwich
WHITE, FRANK WILSON, Luton, Beds, Timekeeper
Sept 29 at 11.30 Off Rec, The Parade, Northampton

ADJUDICATIONS.

BORTHWICK, REGINALD, Jornaya at High Court Pet May 22 Ord Sept 15 RULLOCK, JOSEPH, Penydarren, Merthyr Tydfil, Coal Miner Merthyr Tydfil Pet Sept 16 Ord Sept 16 CARLIER, ALSTON, Stroud Green rd High Court Pet June 12 Ord Sept 16 CHARLES FRANK LICENS BALL STATES

CARLYLE, ALSTON, Strond Green rd High Court Fet June 12 Ord Sept 16
CHARLTON, FRANK, Luton, Brds, Slating Contractor Luton Pet Aug 19 Ord Sept 16
CHESHIER, JOHN WALTER, Cheltenham, Watchmaker Cneltenham Pet Sept 13 Ord Sept 13
COLLIS, ARCHIBALD, Swansea, Fruit Merchant Swansea Pet Sept 15 Ord Sept 15
DAYIES, REES, Pricetown, Nantymoel, Glam, Colliery Ripper Cardiff Pet Sept 16 Ord Sept 15
DAYIES, WILLIAM JOHN FRANKLIN, Gloucester, Fried Fish Merchant Gloucestor Pet Sept 16 Ord Sept 16
DAW, JABEE EYELIN, Oxford St, Surv.yor High Court Pet June 25 Ord Sept 15
DELANEY, WILLIAM ELLIOTT, Leadenhall st, Outside Broker High Court Pet July 23 Ord Sept 15
ELLIOTT, TIOMAR Church Stretton, Salop, Boarding House Keeper Shrowsbury Pet Sept 10 Ord Sept 13

FULFORD, FRANCES ELIZABETH, and JOSEPH WEST, Clec-thorpes, Tailors Great Grimsby Pet Sept 2 Ord

thorpes, Tailors Great Grimsby Pet Sept 2 Ord Sept 15
GEORGE, ALLEN, Hook No. top., Oxford, Stone Mason Banbury Pet July 24 Ord Sept 17
JONES, LEWIS, Bryncruz, nr Towyn, Merioneth, Builder Aberystwyth Pet Sept 17 Ord Sept 17
KRESHAW, JOHN GORDON, Hough Green, nr Widnes, Lancs Liverpool Pet June 26 Ord Sept 15
LARGE, WILLIAM HERRY, Wignap, Confectioner Wigan Pet Sept 16 Ord Sept 19
MARSHALI, GEORGE, Eakring, nr Newark, Notis, Beerhouse Keeper Nottingham Pet Sept 16 Ord Sept 15
MINSKER, ALFRED PERCT, Bradford; Journeyman Butcher Bradford Pet Sept 15 Ord Sept 15
MINNITY, GET NEVILLE, Ealing Brentford Pet June 27
Ord Sept 16

Ord Sept 16
OLGIATI, ALFERD, Bridlington, Baker Scarborough Pet
Sept 16 Ord Sept 16
Powell, George, Derby, Butcher Derby Pet Sept 15

Ord Sept 15 PRICE, JOHN DAVID, Clydach Vale, Glam, Collier Ponty-

pridd Pat Spt 16 Ord Spt 16
REDFERS, HENEY JASPER, Manchester, Theatrical Pro-prieter Manchester Pet June 21 Ord Sept 17
SHAW, THOMAS, Blandford st, Manchester sq. High Court Pet July 12 Ord Sept 16

Pet July 12 Ord Sopt 15
SMITH, EDWARD, Heywood, Lance, Packing Case Maker
Bolton Pet Sept 16 Ord Sept 16
STURGEON, ROBERT, Liverpool, (Grocer Liverpool Pet
Aug 20 Ord Sept 17
VAN DER VELDE, EENJAMIL, Newcastle upon Tyne, Drapery
Warehouseman Newcastle upon Tyne Pet Aug 27
(Det Sart)

Ord Sept 15

WILLIAMS, JOSEPH, Connahs Quay, Flint, Builder Chester Pet Aug 19 Ord Sept 17

London Gazette-Tursday, Sept. 23.

RECEIVING ORDERS.

Bale, T, Pontycymmer, Glam, Grocer Cardiff Pet Sept 19
Ord Sept 19
BINSTEAD, DAVID, Enfield Town, Middlx, Watchmaker
Edmonton Fet Sept 20 Ord Sept 20
BLACKBURN, ARTHUE FREDERICK, Lincoln, Coal Dealer
Lincoln Pet Sept 19 Ord Sept 19
CONDON, JOHN, and ETHEL MAUD ATKINSON, Bishop
Auckland, Fruiterers Durham Pet Sept 17 Ord
Sept 17

Sept 17

JOSEPH, Shelley av. Manor Park, Engineer High
Yourt Pet Sept 18
Ord Sept 18
Is, JOHN, Llanelly Carmathen Pet Sept 17 Ord FYSON, FREDERICK ERNEST WILLIAM COWLES, Ipswich

Sept 18
FYSON, FREDERICK ERNEST WILLIAM COWLES, Ipawich Ipawich Pet Sept 17 Ord Sept 17
GALE, HW, Parkstone, Dorset, Corn Merchant Poole Pet Sept 4 Ord Sept 18
GIBSON, ARNOLDI & CO, Lombard st, Merchants High our! Pet Aug 21 Ord Sept 19
GIBSON, ARTHUR, Fontefract, Accountant Wakefield Pet Sept 4 Ord Sept 17
HALFORD, JOHN MONTAGUR, Cleveland gdns, Bayswater High Court Pet Aug 1 Ord Sept 19
HUTTY, STEPHEN AGAR, Hartfield rd, Wimbledon, Dairyman Kingston, Surrey Pet Sept 17 Ord Sept 17
INCHLEY, FRANCIS GEORGE, Erdington, Cabinet Maker immingham Pet Sept 19 Ord Sept 19
KING, WILLIAM, Museam st, Bloomsbury, Mining Broker High Court Pet June 6 Ord Sept 19
LORS, WILLIAM, Museam st, Bloomsbury, Mining Broker High Court Pet June 6 Ord Sept 17
LOPKENTI, EVELTH, Chichester, Sussex Brighton Pet Sept 2 Ord Sept 18
LORS, WILLIAM, TOQUAY, Lodging house Keeper Exeter Pet Sept 17 Ord Sept 17
LYNN, KOBERT, Redland, Bristol Bath Pet Sept 6 Ord Sept 17
LYNN, KOBERT, Redland, Bristol Bath Pet Sept 6 Ord Sept 19
MARKHOTT, F, Beckenham, Kent, Solicitor Croydon Pet

LYNN, ROBERT, REGIANG, DTIESOI BARN FEE PEPE O OZU Sept 19 MARRIOTT, F, Beckenham, Kent, Solicitor Croydon Pet June 23 Ord Sept 18 MARSHALL, WALTER, Rotherham, Fish Merchant Sheffield

MARSHALL, WALTER, Rotherham, Fish Merchant Sheffield Feb Sept 18 Ord Sept 18 PARSHNGTON, GROEGE HARRY, Oldham, Commercial Traveller didham Pet Aug 29 Ord Sept 18 PIPF, WILLIAM GEORGE, Barnaley, Hawker Barnal-y Pet Sept 19 Ord Sept 19 SMITHSON, WILLIAM LAGKENBY, Middlesbrough, Grocer Middlesbrough Pet Aug 18 Ord Sept 19 WALKER, WILLIAM, Thornton Heath, Surrey Craydon Pet July 11 Ord Sept 18

WOOD, JAMES WILLIAM, Stretford, Lancs, Insurance Agent Salford Pet Sept 18 Ord Sept 18

FIRST MEETINGS.

BLACKBURN, ARTHUR FREDERICK, Lincoln, Coal Deuler Oct 3 at 12 Off Rec, 10, Bank st, Lincoln COLLIS, ARCHIBALD, Swanies, Fruit Merchart Oct 1 at 11 Off Rec, Government bldgs, St Mary st, Swan-

sea DAYES, REES, Pric town, Nantymoel, Glam, Colliery Ripper Oct 6 at 10 117, 8t Mary st, Cardiff DAYES, WILLIAM JOHN FRANKLIN, Glouroster, Fried Fish Merchant Oct 4 at 12 Off Rec, Station rd,

DAYISS. WILLIAM JOHN FRANKLIS. Glouroster, Fried Gloucester
Fish Merchant Oct. 4 at 12 Off Rec, Station rd, Gloucester
DAY, JOSEPH, Shelley av, Manor Park, Engineer Oct 1 at 1 Eankruptcy bldgs, Carey st
DE CAUX, MARK KNIGHTS, Gorleston, Suff-sik, Baker Oct 1 at 12.30 Off Rec, 8, King st, Norwich Evans, John, Cross Hands, no r. Lianelly, Builder Oct 2 at 12.30 Off Rec, 4, Queen st Carmarthen
FYSON, FRENERICK WILLIAM KRINST COWLES, Ipswich Oct 1 at 2.30 Off Rec, 36, Princes at Ipswich Oct 1 at 2.30 Off Rec, 36, Princes at Ipswich Oct 1 at 2.30 Off Rec, 36, Princes at Ipswich Oct 2 at 10.30 Lio, High st (first floor), Fools
GIBSON, ARNOLDI & CO, Jombard at, Merchants Oct 2 at 11 Bankruptcy bldgs, Carey st
JONES, LEWIS, Bryncrug, near f Towyn, Merionet shire, Builder Oct 1 at 2, Baker st, Aberjatwyth
KING, WILLIAM, Museum st, Bloomabury, Mining Broker Oct 2 at 12 Bankruptcy bldgs, Carey st
LANOASTER, HUBBET THOMAS HERLEY, Brighton, Austionor Oct 1 at 11.30 Off Rec, 12A, Marlborough pl,
Brighton

er Oct 1 at 11.30 Off Rec, 12a, Mariborough pl, Brighton
Large, William Heney, Wigan, Confectioner Oct 2 at 3 Court House, Crawford st, Wigan
Loprest, Evelyn, Chichester, Sussex Oot 1 at 12 Off Rec, 12a, Mariborough pl, Brighton
Lort, William, Torquay, Lodging house Keeper Oct 3 at 12 Off Rec, 9, Bedford cir, Exeter
Marshald, Geoage, Eakring, ir Newark, Notta, Reerhouse Keeper Oct 1 at 12 Off Rec, 4, Castle pl, Park at, Nottingham
Olgiati, Alfred, Bridlington, Baker Oct 7 at 4 Off Rec, 48, Westborough, Scanborough
Powell, George, Derby, Butcher Oct 2 at 11.30 Off Rec, 12, St Peter's church yd, Derby
Smith, Edward, Haywood, Lance, Packing Case Maker Oct 1 at 11 Off Rec, 19, Exchange st, Bolton
Toon, Thomas, Thringstone, Leicester Oct 2 at 12 Off Rec, 28, Peter's Church yd, Derby
Williams, Joseph, Condana Quay, Flint Builder Oct 3 at 12 Crypt chmbrs, Chester
Wood, James William, Stretford, Lance, Insurance Agent Oct 1 at 3 Off Rec, By From st, Manchester

ADJUDICATIONS.

BICKLEY, JOSEPH, Lillierd, Fulham, Builder High Court
Pet Sept 4 Ord Sept 19
BLACKBURN, ARHUR FREDERICK, Lincoln, Coal Dealer
Lincoln Pet Sept 19 Ord Sept 19
COBDEN, RICHARD EDWARD, Haymarket
High Court

COBDEN, RICHARD EDWARD, Haymarket High Court Pet Aug 18 Ord Sept 29
CONDON, JOHN, and ETHEL MAUD ATKIRSON, Bishop Auckland, Fruiterers Durham Pet Sept 17
DAY, JOSEPH, Shelley av, Manor Park, Engineer High Court Pet Sept 18 Ord Sept. 18
DE CAUX, MARK KNIGHTS, Gorleston, Suffolk, Baker Great Varmouth Pet Sept 10 Ord Sept. 18
DIXON, HENRY JAMES, Broad at House, Secretary of a Public Company High Court Pet July 3 Ord Sept. 19
DORNBUSGIN, SIGMOND, Regent at Contumier High Court

Sept 19
DORNBUSCH. SIGMOND, Regent st, Contumier High Court
Pet July 24 O.d. ept 19
EHRLICH, MARK, Bevis Marks, Bishopsgate, Woollen
Warchouseman High Court Fet July 7 Ord

Warchouseman High Court Pet July 7 Ord Sept 20
FYSON, FRENERICK WILLIAM ERNEST COWLES, Ipawich Ipswich Pet Sept 17 Ord Sept 17
HANHAM, EVANGELINE GERTRUDE, Holland rd, Kessington High Court Pet Aug 14 Ord Sept 20
HUTT, SERPIEN AGA, Wimbledon, Surrey, Dairyman Kingston, Surrey Pet Sept 17 Ord Sept 29
INCHLEY, FRANCIS GEORGE, KRiligton, Birmingham Cabinet Maker Birmingham Pet Sept 10 Ord Sept 19

19
LEWIS, JAMES ARNOLD, Llanbradach, Glam, Butcher Pontypridd Pet Sept 2 Ord Sept 17
LOBI, WILLIAM, Torquay, Lodging house Keeper Exeter Pet Sept 17 Od Sept 17
MARRIOTT, F. Beckenham, Kent, Solicitor Ctoydon Pet June 23 Ord Sept 20
MARSHALL, WALTER, Rotherham, Fish Merchant Sheffield Pet Sept 18 Ord Sept 18
PIPE, WILLIAM GEORGE, Barnsley, Hawker Barnsley Pet Sept 19 Ord Sept 19

Sept 19 Ord Sept 19
Vivias, Capt A W H, Nunhead High Court 'Pet July 22
Ord Sept 18
Wood, James William, Stretford, Lance, Insurance Agent
Saiford Pet Sept 18
Ord Sept 18

Amended Notice substituted for that published in the London Gazette of Sept 16:

BEAZLET, WILLIAM, Calne, Wilts, Builder Swindon Pet Sept 13 Ord Sept 13

ADJUDICATION ANNULLED.

Lightfoot, Thomas, Middlesbrough, Bricklayer Middles-brough Adjud June 1, 1890 Annul Sept 19, 1913 ADJUDICATION ANNULLED AND RECEIVING ORDER DISCHARGED.

ROBERTS, ELRANORA, Leigh, Lancs, Confectioner Bolton Rec Ord Aug 18 Adjud Aug 18 Annul & Disc Sept 17

204th Year of the Office.



The Oldest Insurance Office in the World FIRE

OFFICE FOUNDED 1710.

HEAD OFFICE 63, THREADNEEDLE ST., E C. Insurances effected on the following risks:-

FIRE DAMAGE.

RESULTANT LOSS OF RENT AND PROFITS. EMPLOYERS' LIABILITY and | PERSONAL ACCIDENT, WORKMEN'S COMPENSATION, SICKNESS and DISEASE including ACCIDENTS TO BURGLARY

DOMESTIC SERVANTS. PLATE GLASS FIDELITY GUARANTEE.

Law Courts Branch: 40, CHANCERY LANE, W.C.

A. W. COUSINS District Manager.

